

SERFF Tracking Number: AMMH-127373451 State: Arkansas
Filing Company: American Modern Home Insurance Company State Tracking Number:
Company Tracking Number: 20100518-08
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling
Project Name/Number: rate/form revision/

Filing at a Glance

Company: American Modern Home Insurance Company

Product Name: Dwelling

SERFF Tr Num: AMMH-127373451 State: Arkansas

TOI: 01.0 Property

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Co Tr Num: 20100518-08

State Status:

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington,
Nancy Horton

Author: Traci Burbage

Disposition Date: 09/07/2011

Date Submitted: 08/22/2011

Disposition Status: Filed

Effective Date Requested (New): 01/01/2012

Effective Date (New): 01/01/2012

Effective Date Requested (Renewal): 01/01/2012

Effective Date (Renewal):
01/01/2012

State Filing Description:

General Information

Project Name: rate/form revision

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 09/07/2011

State Status Changed:

Created By: Traci Burbage

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter for details

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Traci Burbage

Company and Contact

Filing Contact Information

Traci Burbage, Filing Analyst

tburbage@amig.com

7000 Midland Blvd

800-759-9008 [Phone] 5934 [Ext]

Amelia, OH 45102

SERFF Tracking Number: AMMH-127373451 State: Arkansas
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Filing Company Information

American Modern Home Insurance Company CoCode: 23469 State of Domicile: Ohio
7000 Midland Blvd. Group Code: 361 Company Type: Property and Casualty
Amelia, OH 45102 Group Name: State ID Number:
(800) 759-9008 ext. [Phone] FEIN Number: 31-0715697

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: rate/rule filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Modern Home Insurance Company	\$100.00	08/22/2011	50822137

SERFF Tracking Number: AMMH-127373451 State: Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/07/2011	09/07/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	08/24/2011	08/24/2011	Traci Burbage	09/07/2011	09/07/2011

SERFF Tracking Number:	AMMH-127373451	State:	Arkansas
Filing Company:	American Modern Home Insurance Company	State Tracking Number:	
Company Tracking Number:	20100518-08		
TOI:	01.0 Property	Sub-TOI:	01.0002 Personal Property (Fire and Allied Lines)
Product Name:	Dwelling		
Project Name/Number:	rate/form revision/		

Disposition

Disposition Date: 09/07/2011
Effective Date (New): 01/01/2012
Effective Date (Renewal): 01/01/2012
Status: Filed
Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Modern Home Insurance Company	-4.600%	-0.030%	\$-126	742	\$476,031	10.040%	-5.450%

SERFF Tracking Number: AMMH-127373451 State: Arkansas

Filing Company: American Modern Home Insurance Company State Tracking Number:

Company Tracking Number: 20100518-08

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	indications and cover letter	Filed	Yes
Rate	AR	Filed	Yes

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Product Name: Dwelling
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/24/2011
Submitted Date 08/24/2011

Respond By Date

Dear Traci Burbage,

This will acknowledge receipt of the captioned filing.

Objection 1

- Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines (Supporting Document)

Comment: The 5-year history sections should include the most recent 5-years' information whether or not there was a rate revision. Please revise.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

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Company Tracking Number: 20100518-08
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Product Name: Dwelling
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Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/07/2011
Submitted Date 09/07/2011

Dear Becky Harrington,

Comments:

In response to your objection dated 8/24,

Response 1

Comments: please see revised RF-1

Related Objection 1

Applies To:

- Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines (Supporting Document)

Comment:

The 5-year history sections should include the most recent 5-years' information whether or not there was a rate revision. Please revise.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you

Sincerely,

Traci Burbage

SERFF Tracking Number:	AMMH-127373451	State:	Arkansas
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Company Tracking Number:	20100518-08		
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Product Name:	Dwelling		
Project Name/Number:	rate/form revision/		

Rate Information

Rate data applies to filing.

Filing Method:	file & use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	5.510%
Effective Date of Last Rate Revision:	09/15/2009
Filing Method of Last Filing:	file & use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Modern Home Insurance Company	-4.600%	-0.030%	\$-126	742	\$476,031	10.040%	-5.450%

SERFF Tracking Number: AMMH-127373451 State: Arkansas
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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 09/07/2011 AR		entire manual	Replacement	AR077DW-A.pdf

<p style="text-align: center;">ARKANSAS AMERICAN MODERN HOME INSURANCE COMPANY DP1 PROGRAMS</p>
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GENERAL RULES

1. **POLICY TERM**

A. Owner, Seasonal and Rental Dwelling Programs:

All premiums and rates contained in the Rate Section of this manual are annual. An Owner, Seasonal or Rental Dwelling Policy must be issued for a term of one year only.

B. Vacant Dwelling Program:

All premiums and rates contained in the Rate Section of this manual are for either a three or six month term.

2. **CHANGES**

A. All changes requiring adjustments of premium shall be computed pro rata.

3. **CANCELLATION**

If a policy or form of coverage is cancelled or reduced at the request of the insured or by the Company, the return premium shall be calculated pro rata of the premium, subject to any applicable minimum premiums.

4. **MINIMUM WRITTEN AND EARNED PREMIUM**

DP-1: Minimum Written and Earned is a \$100 per policy period.

DP-1 Vacant: Minimum Written Premium is \$250 (applies to total policy premium)

Minimum Earned Premium is fully earned for three month policies and 50% earned for six month policies

<p style="text-align: center;">ARKANSAS AMERICAN MODERN HOME INSURANCE COMPANY DP1 PROGRAMS</p>
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ELIGIBILITY AND COVERAGES

A **Dwelling** is a structure containing not more than 4 dwelling units or more than 3 stories. All buildings or sections of buildings which communicate through unprotected openings. Buildings which are separated by a space shall be considered separate buildings. Buildings or sections of buildings which are separated by an eight (8) inch masonry party wall which pierces or rises to the underside of the roof shall be considered separate buildings. Communication between buildings through masonry party walls described above shall be protected by at least a Class "A" Fire Door installed in a masonry wall section.

Risks may be insured on a **Basic Form (DP1)**

The Following Occupancies are eligible:

Occupancy	DP1
Owner - a dwelling used as the insured's primary residence	X
Rental - a dwelling that is rented to others for residential purposes. Insurance is written to cover the interest of the owner of a rented dwelling.	X
Seasonal - a dwelling that is not the primary residence of the insured, but one that is used on an intermittent basis by the insured and his (her) immediate family.	X
Vacant - a dwelling, or manufactured home that is unoccupied and/or being held for sale, whether or not the contents have been removed.	X

Coverage A & B - Perils Insured Against	DP1
Fire or Lightning	X
Extended Coverage	X

ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS

TERRITORY DEFINITION

Unless otherwise indicated, the rates and/or premiums apply to the entire state.

Territory 60	Territory 61	Territory 62	Territory 63	Territory 64
Remainder of State	Pulaski County	Counties of:	Counties of:	Counties of:
		Desha	Benton	Clark
		Jefferson	Carroll	Faulkner
		Mississippi	Crawford	Garland
		Poinsett	Madison	Hot Spring
		White	Sebastian	Saline
		Washington		

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS**

DEDUCTIBLES

DP1

The rates and/or premiums shown herein for all coverages on the dwelling are subject to a \$500 all peril deductible.

The deductible may be changed on the dwelling by applying the following credit or surcharge to Coverage A, B, and C base premiums. For 3 and 6 month DP1 Vacant policies, the credit or surcharge will be pro-rated and applied to each policy term. The change in deductible does not apply to any coverages with specific deductible limits listed in the endorsement.

The Deductible is applicable per home, per loss occurrence

Optional Deductible Coverages				
By Peril	Add On Codes	Deductible Amount	DP1 Rate	DP1 Vacant Rate
All Peril	H8	\$250	\$15	N/A
		\$500	Included	included
		\$1,000	-\$15	-5%
		\$2,500	-\$35	N/A
		\$5,000	-\$60	N/A
Wind and Hail	WH	\$500	Included	Included
		\$1,000	-\$25	-\$25

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS**

UVRC RELATIVITY TABLE

For Dwellings valued in excess of the maximum Dwelling Limit indicated, add the Greater Than Factor for each additional \$1,000 to the maximum relativity listed in each table.

Value	UVRC DU
\$10,000	1.250
\$11,000	1.336
\$12,000	1.422
\$13,000	1.508
\$14,000	1.594
\$15,000	1.680
\$16,000	1.766
\$17,000	1.852
\$18,000	1.938
\$19,000	2.024
\$20,000	2.110
\$21,000	2.196
\$22,000	2.282
\$23,000	2.368
\$24,000	2.454
\$25,000	2.540
\$26,000	2.626
\$27,000	2.712
\$28,000	2.798
\$29,000	2.884
\$30,000	2.972
\$31,000	3.060
\$32,000	3.148
\$33,000	3.236
\$34,000	3.324
\$35,000	3.412
\$36,000	3.500
\$37,000	3.588
\$38,000	3.676
\$39,000	3.764
\$40,000	3.852
\$41,000	3.940
\$42,000	4.028
\$43,000	4.116

Value	UVRC DU
\$44,000	4.204
\$45,000	4.292
\$46,000	4.380
\$47,000	4.468
\$48,000	4.556
\$49,000	4.644
\$50,000	4.732
\$51,000	4.820
\$52,000	4.908
\$53,000	4.996
\$54,000	5.084
\$55,000	5.172
\$56,000	5.260
\$57,000	5.348
\$58,000	5.436
\$59,000	5.524
\$60,000	5.612
\$61,000	5.700
\$62,000	5.788
\$63,000	5.876
\$64,000	5.964
\$65,000	6.052
\$66,000	6.140
\$67,000	6.228
\$68,000	6.316
\$69,000	6.404
\$70,000	6.492
\$71,000	6.580
\$72,000	6.668
\$73,000	6.756
\$74,000	6.844
\$75,000	6.932
\$76,000	7.020
\$77,000	7.108

Value	UVRC DU
\$78,000	7.196
\$79,000	7.284
\$80,000	7.372
\$81,000	7.462
\$82,000	7.552
\$83,000	7.642
\$84,000	7.732
\$85,000	7.822
\$86,000	7.912
\$87,000	8.002
\$88,000	8.092
\$89,000	8.182
\$90,000	8.272
\$91,000	8.362
\$92,000	8.452
\$93,000	8.542
\$94,000	8.632
\$95,000	8.722
\$96,000	8.812
\$97,000	8.902
\$98,000	8.992
\$99,000	9.082
\$100,000	9.172
\$101,000	9.262
\$102,000	9.352
\$103,000	9.442
\$104,000	9.532
\$105,000	9.622
\$106,000	9.712
\$107,000	9.802
\$108,000	9.892
\$109,000	9.982
Greater Than Factor:	0.090

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS**

OWNER OCCUPIED, RENTAL OCCUPIED AND SEASONAL OCCUPIED

DP1 Program (4V1/4V2/4V3)

Fire and Extended Coverage

Product	Flat Base Rate	Cov Relativity	Covg Incr	Base Rate per Incr	Min Prem Amount	Min Rate Value	Min Val Accept	UVRC Code
4V1	\$136.35	1	N/A	N/A	\$100	\$10,000	\$1,000	DU
4V2	\$146.57	1	N/A	N/A	\$100	\$10,000	\$1,000	DU
4V3	\$145.17	1	N/A	N/A	\$100	\$10,000	\$1,000	DU

Territory Relativity Table				
60	61	62	63	64
1.00	1.32	1.32	0.90	0.92

Construction Type Relativity Table	
Frame	Masonry
1.000	0.940

Protection Class Relativity Table									
Class	Factor	Class	Factor	Class	Factor	Class	Factor	Class	Factor
PC 1-3	1.000	PC 4-6	1.100	PC 7-8	1.500	PC 9	2.000	PC 10	2.400

Age of Home Relativity Table		
1-60 yrs	61-80 yrs	81 yrs & older
1.000	1.050	1.100

Age of Insured Relativity Table	
1-64 yrs	65 yrs & older
1.000	0.950

<p align="center">ARKANSAS AMERICAN MODERN HOME INSURANCE COMPANY DP1 PROGRAMS</p>

DP1 VACANT DWELLING Program (3-month 324, 6-month 334)

Fire and Extended Coverage

Construction Types -- Frame and Masonry

We offer the Vacant program for either a three (3) or six (6) month term.

Product	Flat Base Rate		Cov Relativity	Base Rate per Incr	Covg Incr	Min Prem Amount	Min Rate Value	Min Value Accept	UVRC Code
	PC 1-8	PC 9-10							
324 3 Mo	\$0.70	\$1.00	1.00	\$100	\$100	\$250	\$100	\$100	NA
334 6 Mo	\$1.40	\$2.00	1.00	\$100	\$100	\$250	\$100	\$100	NA

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS**

OPTIONAL COV A LOSS SETTLEMENT

The policy form loss settlement may be changed to the following:

Loss Settlement	Description	Rate
Actual Cash Value	The actual cash value at the time of loss, but not more than the amount required to repair or replace the damaged property.	Included

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS**

CREDITS & SURCHARGES

Surcharges			
Surcharges	Risk Codes	Important Information	Relativity / Rate
Number of Family			
1 Family	27		1.00
2 Family	28		1.00
3 Family	29		1.50
4 Family	43		1.50
Supplemental Heating Device	Add On H2		\$50

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS**

OPTIONAL COVERAGES

The policy may be written to include the following Optional Coverages:

Any coverage applying to 3 & 6 month policies will be pro-rated.

Optional Coverage	
Coverage	12 Month Rate
Additional Living Expense	\$5.00 per \$1,000 of coverage (Not to exceed 20% of Cov A)
Identity Recovery - Not Subject to a Deductible	\$20.00
Other Structures	\$2.00 for each \$100 of coverage
Other Structures Exclusion	\$3.00 credit
Residence Burglary	\$30.00 per \$1,000
Vandalism or Malicious Mischief - \$500 Deductible	\$.70 per \$1,000
Windstorm and Hail Buy-Back for Antennas	\$5.00

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS**

PERSONAL PROPERTY

(Support Product: DP1 - 7M1/7M2/7M3)

All premiums and rates contained in the Rate Section of this manual are annual.

Support Product	Flat Base Rate	Base Rate per Incr	Covg Incr	Min Prem Amount	Min Rate Value	Min Value Accept	UVRC Code	Cov Relativity
7M1	\$53.00	N/A	\$1,000	\$100	\$10,000	\$1,000	C5	1.00
7M2/7M3	\$47.00	N/A	\$1,000	\$100	\$10,000	\$1,000	C5	1.00

Territory Relativity Table				
60	61	62	63	64
1.00	2.32	2.01	0.87	0.95

Protection Class Relativity Table									
Class	Factor	Class	Factor	Class	Factor	Class	Factor	Class	Factor
PC 1-3	1.000	PC 4-6	1.070	PC 7-8	1.500	PC 9	2.000	PC 10	2.400

Value	UVRC C5	Value	UVRC C5	Value	UVRC C5	Value	UVRC C5
\$10,000	0.726	\$36,000	2.153	\$62,000	3.582	\$88,000	5.012
\$11,000	0.781	\$37,000	2.208	\$63,000	3.637	\$89,000	5.067
\$12,000	0.836	\$38,000	2.263	\$64,000	3.692	\$90,000	5.122
\$13,000	0.890	\$39,000	2.318	\$65,000	3.747	\$91,000	5.177
\$14,000	0.946	\$40,000	2.373	\$66,000	3.802	\$92,000	5.232
\$15,000	1.000	\$41,000	2.428	\$67,000	3.857	\$93,000	5.287
\$16,000	1.055	\$42,000	2.483	\$68,000	3.912	\$94,000	5.342
\$17,000	1.111	\$43,000	2.538	\$69,000	3.967	\$95,000	5.397
\$18,000	1.166	\$44,000	2.593	\$70,000	4.022	\$96,000	5.452
\$19,000	1.221	\$45,000	2.647	\$71,000	4.077	\$97,000	5.507
\$20,000	1.275	\$46,000	2.702	\$72,000	4.132	\$98,000	5.562
\$21,000	1.330	\$47,000	2.757	\$73,000	4.187	\$99,000	5.617
\$22,000	1.385	\$48,000	2.812	\$74,000	4.242	\$100,000	5.672
\$23,000	1.440	\$49,000	2.867	\$75,000	4.297	\$101,000	5.727
\$24,000	1.495	\$50,000	2.922	\$76,000	4.352	\$102,000	5.782
\$25,000	1.549	\$51,000	2.977	\$77,000	4.407	\$103,000	5.837
\$26,000	1.604	\$52,000	3.032	\$78,000	4.462	\$104,000	5.892
\$27,000	1.653	\$53,000	3.087	\$79,000	4.517	\$105,000	5.947
\$28,000	1.714	\$54,000	3.142	\$80,000	4.572	\$106,000	6.002
\$29,000	1.769	\$55,000	3.197	\$81,000	4.627	\$107,000	6.057
\$30,000	1.823	\$56,000	3.252	\$82,000	4.682	\$108,000	6.112
\$31,000	1.878	\$57,000	3.307	\$83,000	4.737	\$109,000	6.167
\$32,000	1.933	\$58,000	3.362	\$84,000	4.792	Greater Than Factor:	0.055
\$33,000	1.988	\$59,000	3.417	\$85,000	4.847		
\$34,000	2.043	\$60,000	3.472	\$86,000	4.902		
\$35,000	2.098	\$61,000	3.527	\$87,000	4.957		

<p style="text-align: center;">ARKANSAS AMERICAN MODERN HOME INSURANCE COMPANY DP1 PROGRAMS</p>
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OPTIONAL LIABILITY COVERAGE

The policy may be written to include the following Optional Liability Coverage:

Any coverage applying to 3 & 6 month policies will be pro-rated.

Optional Coverage			
Coverage	Limit	Rate 1-4 Family	
Personal Liability <u>Includes</u> Medical Payments - \$500 Each Person / \$25,000 Each Occurrence Property of Others - \$500 Each Occurrence Animal Liability - \$10,000	\$25,000	\$35.00	
	\$50,000	\$50.00	
	\$100,000	\$70.00	
	\$200,000	\$85.00	
	\$300,000	\$100.00	
	Limit	1-4 Family	
Premises Liability <u>Includes</u> Medical Payments - \$500 Each Person / \$25,000 Each Occurrence	\$25,000	\$35.00	
	\$50,000	\$50.00	
	\$100,000	\$70.00	
	\$200,000	\$85.00	
	\$300,000	\$100.00	
	Limit	3 Month	6 Month
Vacant Premises Liability <u>Includes</u> Medical Payments - \$500 Each Person / \$25,000 Each Occurrence	\$25,000	\$35.00	\$70.00
	\$50,000	\$50.00	\$100.00
	\$100,000	\$70.00	\$140.00
	\$200,000	\$85.00	\$170.00
	\$300,000	\$100.00	\$200.00
Medical Payments	\$5.00 for \$1,000		
Animal Liability Exclusion	\$3.00 credit		

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
DP1 PROGRAMS**

TAXES & FEES

The following surcharges may be applied:

Taxes & Fees				
Taxes & Fees	Add On Code	Important Information	Description	Rate
Inspection Fee	Z1	Fee is Fully Earned. Applies to new business only. 3 & 6 month policies are NOT pro-rated.	Inspection fee will apply when inspections are ordered.	\$35.00

SERFF Tracking Number: AMMH-127373451 State: Arkansas

Filing Company: American Modern Home Insurance Company State Tracking Number:

Company Tracking Number: 20100518-08

TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Product Name: Dwelling

Project Name/Number: rate/form revision/

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	09/07/2011
Comments:		
Attachment:		
AR 077 DW FORM RF-1 Rate Filing Abstract.pdf		

	Item Status:	Status Date:
Bypassed - Item: HPCS-Homeowners Premium Comparison Survey		
Bypass Reason: n/a for this product		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp		
Bypass Reason: n/a		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: indications and cover letter	Filed	09/07/2011
Comments:		
Attachments:		
DP1_AR_077_1Q11_filing.pdf		
Cover Letter.pdf		

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	20100518-08
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	Company Name		Company NAIC Number
3.	A.	American Modern Home	B. 23469

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	1.0	B. 1.0002

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
DP-1	-4.60%	-0.03%					
TOTAL OVERALL EFFECT	-4.60%	-0.03%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2006	1,247	N/A	N/A	949	216	22.8%	56.6%
2007	975	4.34%	12/1/07	647	341	52.7%	47.0%
2008	996	-1.15%	3/15/08	583	812	139.3%	47.8%
2009	881	5.51%	9/15/09	578	189	32.8%	41.5%
2010	764	N/A	N/A	525	319	60.7%	43.7%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.7%
B. General Expense	11.7%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	7.8%
E. Other (Reinsurance Expense)	0.4%
F. TOTAL	47.6%

8. N/A – this is not a Loss Cost Filing Apply Lost Cost Factors to Future filings? (Y or N)

9. 10.04% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 64

10. -5.45% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 60

American Modern Home Insurance Company
Arkansas
Site Built Dwelling DP-1

Exhibit 1
Page 1

Proposed Effective Date: 1/1/2012

	Premium in Force at 3/31/2011	Premium in Force Distribution	Indication
Site Built Dwelling DP-1	\$489,089	100.0%	-4.6%

Explanatory Memorandum

The purpose of the indication is to evaluate the rate level adequacy of the above captioned program in this state. In the evaluation, we take historical premiums and losses from our experience period and project them into a future effective period - our estimate of the time period the proposed rates will be in effect. Data shown is on a direct basis, and is organized on a 12 month rolling accident year basis.

Assumptions and Methodologies

1. On Exhibits 1 and 2 we show the overall rate level indication for this product. The data adjustments used and calculations are described in the following paragraphs.
2. Earned Premiums are adjusted to current rate levels by program and then trended using the factors described below.
 - a. Rate Level Adjustment Factors take into account any approved rate changes that have an impact on the experience period. Quarterly factors (rather than annual factors) are calculated to improve accuracy. We use the average policy term length of each program, and assume the premium is earned equally throughout experience quarters. The calculated factor reflects the final rate level divided by the average rate level for each quarter. These are weighted together to obtain the annual adjustments shown here. By applying this factor to past premium, the adjustment reflects the amount of premium earned at the current rate level. Exhibit 3 outlines the Rate Level History and Rate Level Adjustment Factors.
 - b. The Premium Trend projects the current level premium in our experience periods to the average date the proposed rates will be in effect. We estimate the change in premium values over time by fitting exponential curves to various periods of current level average earned premiums by program or coverage for the state. Historical and Prospective Premium Trend Factors are selected taking into consideration the number of years experience used in the indication. The Historical Trend selection is applied using a time period from the mid-point of the experience period to the midpoint of the latest quarter of data available. The Prospective Trend selection is applied using a time period starting where the historical factor ended to the midpoint of the time the rates are anticipated to be in effect. Please see Exhibit 4.
3. Incurred Losses and ALAE are adjusted using the factors described below.
 - a. If appropriate for the indication in question, catastrophe losses are subtracted from the total losses and treated separately.
 - b. The Loss & ALAE Trend Factor projects the value of losses in our experience periods to the average date the proposed rates will be in effect. We estimate the change in loss values over time by fitting exponential curves to 5 years (20 groups of rolling 4 quarters) of Accident Year frequency and severity data. We select historical and prospective frequency and severity trends taking into consideration the number of years experience used in the indication. These are multiplied together to obtain the pure premium trend. The Historical Pure Premium Trend is applied using a time period from the mid-point of the experience period to the mid-point of the latest quarter of data used. The Prospective Pure Premium Trend is applied using a time period starting where the historical period ends, to the midpoint of the time the rates are anticipated to be in effect. Please see Exhibit 5.

Explanatory Memorandum

- c. Accident Year Incurred Losses & ALAE are used in the rate indication; therefore, losses for each year may not be fully developed. The Loss & ALAE Development Factor estimates the further development of these losses by analyzing historical patterns of American Modern Insurance Group non-catastrophe losses. We calculate quarterly factors and weight them together using each year's latest incurred losses to obtain annual numbers. Please see Exhibit 6.
 - d. A ULAE Factor is applied to the Incurred Loss & ALAE to obtain Incurred Losses & LAE. The factor is calculated based on a 3 year average of historical ULAE to historical Incurred Loss & ALAE. Please see Exhibit 8.
 - e. The Catastrophe Load allows us to use a longer experience period to control our response to unpredictable large loss events. We rely on ISO to identify catastrophes. That definition is any event that causes a loss of at least \$25 million to the insurance industry and has a sufficient number of claims. Our adjustment involves removing such losses and applying a historical average. This provides incurred losses indicative of normal catastrophic activity for our experience period. Please see Exhibit 7 for a further description of the method used.
 - f. The Cat Factor is applied to the Trended, Adjusted Non-Cat IL & LAE to obtain the Catastrophe IL & LAE.
 - g. The Total Adjusted Incurred Loss and LAE is the sum of the Trended Adjusted IL & LAE Excl Cat and the Trended Adjusted Cat Incurred Loss & LAE .
- 4. The Adjusted Loss and LAE Ratio is the Total Trended Adjusted Incurred Loss & LAE divided by the Trended Current Level Earned Premium.
 - 5. Normally, Accident Year weights are judgmentally selected to place greater weight on the more recent year's experience. However, when a program is growing rapidly, accident year weights may be based on Earned Premiums to avoid having an earlier year affecting the indication more than it should. Consideration may also be given to using even weights on all years when the Adjusted Loss and LAE Ratio are extremely volatile by year.
 - 6. The Weighted Experience Loss and LAE Ratio is the weighted average of the individual years Adjusted Loss and LAE Ratios and the Accident Year Weights.

Explanatory Memorandum

7. The Permissible Loss and LAE Ratio LAE Ratio calculation may be found in 9. This calculation includes
 - a. The derivation of the Pre-Paid Commissions and Taxes, Licenses and Fees may be found at the bottom of this exhibit. Other Acquisition and General Expenses are based on Countrywide, Company Data for the Program being evaluated. The Reinsurance Expense is designed to cover the cost of our catastrophe and excess of loss experience contracts. It is a gross provision determined by reinsurance premium minus estimated reinsurance recoveries.
 - b. The Profit Provision is based on a 15% Targeted After Tax Return on Equity and a 2.3:1 Targeted Premium to Surplus Ratio.
 - c. Return on Investment Income is based on the Clifford/Sterling Formula. This calculation, and an explanation of the calculation, may be found in Exhibit 10.
8. The Complement of Credibility is the Trended Permissible Loss Ratio. A Loss Ratio Trend is determined based on the prospective premium and losses trends. A time exponent based on the time from our last revision to the proposed effective date, capped at 1 years, is applied. Exhibit 11 contains the calculations.
9. Credibility is based on the square root rule, with full credibility at 25000 Earned Exposures.
10. The Credibility Weighted Loss and LAE Ratio is calculated by credibility weighting the Weighted Experience Loss & LAE Ratio and the Complement of Credibility - Trended Permissible.
11. The Indicated Rate Level Change is calculated as the $((\text{Credibility Weighted Loss \& LAE Ratio}) / (\text{Permissible Loss \& LAE Ratio})) - 1$

Rate Level Indications

	Accident Year Ending				
	3/31/2007	3/31/2008	3/31/2009	3/31/2010	3/31/2011
(1) Earned Exposures	1,343	1,012	967	900	787
(2) Earned Premium	823,280	595,858	585,161	557,529	506,401
(3) Rate Level Adjustment Factor	1.090	1.086	1.059	1.047	1.006
(4) Current Level Earned Premium	897,263	647,253	619,921	583,682	509,301
(5) Premium Trend Factor	1.000	1.000	1.000	1.000	1.000
(6) Trended Current Level Earned Premium	897,263	647,253	619,921	583,682	509,301
(7) Total Incurred Losses & ALAE	277,421	307,794	714,703	348,808	133,989
(8) Catastrophe Incurred Losses and ALAE	38,834	50,483	481,725	33,947	4,225
(9) IL & ALAE Excl Cat	238,587	257,310	232,978	314,861	129,763
(10) Incurred Loss & ALAE Trend Factor	0.940	0.959	0.978	0.998	1.019
(11) Incurred Loss & ALAE Development Factor	1.001	1.000	0.996	0.995	1.046
(12) ULAE Factor (to IL & ALAE)	1.015	1.015	1.015	1.015	1.015
(13) Trended Adjusted IL & LAE Excl Cat	227,864	250,462	230,345	317,350	140,386
(14) Catastrophe Factor	0.232	0.232	0.232	0.232	0.232
(15) Trended Adjusted Cat Incurred Loss & LAE	52,864	58,107	53,440	73,625	32,570
(16) Total Trended Adjusted Incurred Loss & LAE	280,728	308,569	283,785	390,975	172,956
(17) Adjusted Loss & LAE Ratio *	0.313	0.477	0.458	0.670	0.340
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	56	58	66	56	41
(20) Weighted Experience Loss & LAE Ratio					0.464
(21) Permissible Loss & LAE Ratio					0.524
(24) Complement of Credibility - Trended Permissible					0.529
(25) Credibility (Square Root Rule, Full Credibility = 25000 Earned Exposures)					0.448
(26) Credibility Weighted Loss & LAE Ratio					0.500
(27) Credibility Weighted Indicated Rate Level Change					-4.6%

American Modern Home Insurance Company
Arkansas
Site Built Dwelling DP-1

Exhibit 3

Rate History

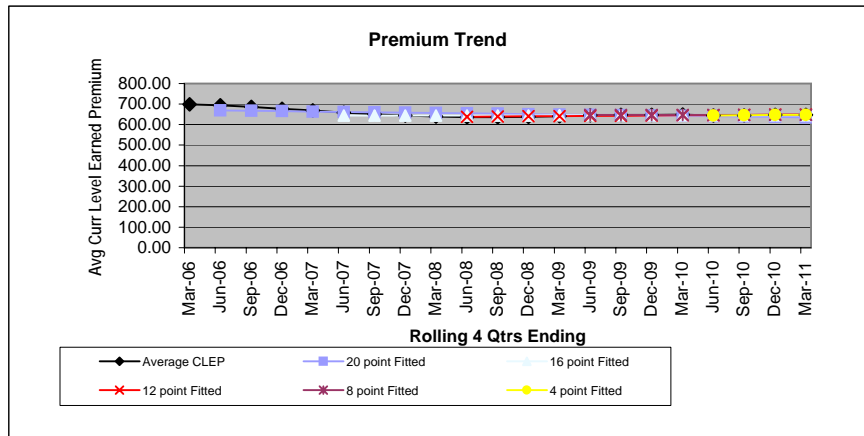
Rate Changes	
Effective Date	DP-1
9/15/2009	5.5%
4/15/2008	-1.2%
12/15/2007	4.3%
7/1/2005	4.5%

Rate Level Adjustment Factor	
Accident Year Ending	DP-1
3/31/2007	1.090
3/31/2008	1.086
3/31/2009	1.059
3/31/2010	1.047
3/31/2011	1.006

Premium Trend

4 Qtrs Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
3/31/2006	1,236,480	1,771	698.23					
6/30/2006	1,157,196	1,669	693.40	668.83				
9/30/2006	1,068,276	1,557	686.12	667.03				
12/31/2006	982,629	1,453	676.19	665.23				
3/31/2007	897,263	1,343	668.28	663.44				
6/30/2007	815,663	1,238	658.84	661.66	644.70			
9/30/2007	748,294	1,151	650.38	659.88	644.72			
12/31/2007	691,027	1,072	644.41	658.10	644.74			
3/31/2008	647,253	1,012	639.37	656.33	644.77			
6/30/2008	620,951	976	636.14	654.56	644.79	638.17		
9/30/2008	609,718	958	636.42	652.80	644.81	639.18		
12/31/2008	613,946	962	637.95	651.05	644.83	640.20		
3/31/2009	619,921	967	641.08	649.29	644.86	641.21		
6/30/2009	621,544	962	646.01	647.55	644.88	642.23	647.02	
9/30/2009	615,523	950	647.94	645.80	644.90	643.25	646.93	
12/31/2009	600,630	927	647.69	644.06	644.92	644.27	646.84	
3/31/2010	583,682	900	648.21	642.33	644.94	645.29	646.75	
6/30/2010	561,238	871	644.56	640.60	644.97	646.31	646.66	644.40
9/30/2010	542,046	841	644.68	638.88	644.99	647.34	646.58	645.44
12/31/2010	525,191	811	647.53	637.16	645.01	648.37	646.49	646.47
3/31/2011	509,301	787	647.06	635.44	645.03	649.39	646.40	647.51

Annual Premium Trend	
20 point fit	-1.1%
16 point fit	0.0%
12 point fit	0.6%
8 point fit	-0.1%
4 point fit	0.6%
Historical Selected	0.0%
Prospective Selected	0.0%



Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
3/31/2007	9/30/2006	2/15/2011	4.375	2/15/2011	12/31/2012	1.878	1.000
3/31/2008	9/30/2007	2/15/2011	3.375	2/15/2011	12/31/2012	1.878	1.000
3/31/2009	9/30/2008	2/15/2011	2.375	2/15/2011	12/31/2012	1.878	1.000
3/31/2010	9/30/2009	2/15/2011	1.375	2/15/2011	12/31/2012	1.878	1.000
3/31/2011	9/30/2010	2/15/2011	0.375	2/15/2011	12/31/2012	1.878	1.000

Loss Trend

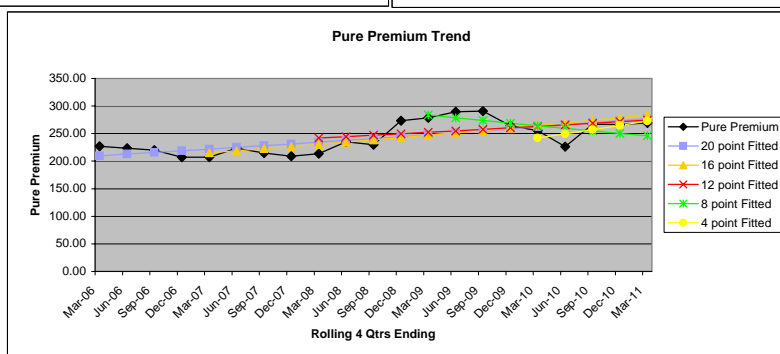
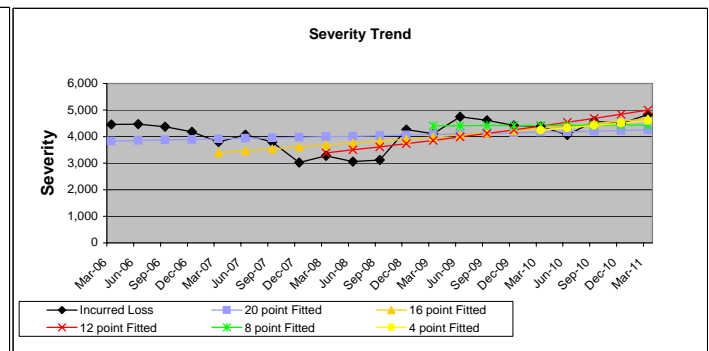
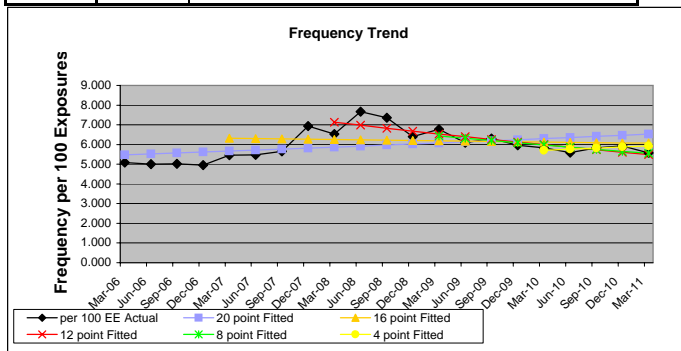
Loss Trend Based on Central - American Modern Insurance Group Data Excluding Catastrophe Losses

Accident Period 4 Qtrs Ending	Ultimate Reported Claim Counts	Ultimate Non-Cat Incurred Loss & ALAE	Earned Exposures	Frequency						Severity					
				Frequency per 100 EE Actual	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted	Average Incurred Loss	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
3/31/2006	970	4,319,701	19,048	5.092	5.468					4,453	3,836				
6/30/2006	933	4,169,877	18,648	5.003	5.517					4,469	3,856				
9/30/2006	914	4,002,138	18,216	5.018	5.566					4,379	3,876				
12/31/2006	881	3,683,067	17,774	4.957	5.615					4,180	3,896				
3/31/2007	948	3,600,825	17,366	5.459	5.665	6.328				3,798	3,916	3,400			
6/30/2007	928	3,782,264	16,940	5.480	5.715	6.311				4,075	3,936	3,468			
9/30/2007	934	3,543,906	16,514	5.658	5.766	6.295				3,793	3,956	3,537			
12/31/2007	1,115	3,364,379	16,083	6.931	5.817	6.278				3,018	3,976	3,609			
3/31/2008	1,022	3,348,148	15,661	6.525	5.868	6.262	7.136			3,276	3,997	3,681	3,390		
6/30/2008	1,173	3,597,131	15,317	7.661	5.920	6.245	6.982			3,065	4,017	3,755	3,502		
9/30/2008	1,109	3,458,468	15,062	7.361	5.973	6.229	6.831			3,119	4,038	3,830	3,617		
12/31/2008	953	4,069,043	14,891	6.398	6.026	6.213	6.683			4,271	4,058	3,907	3,736		
3/31/2009	999	4,106,779	14,743	6.778	6.079	6.196	6.538	6.430		4,110	4,079	3,986	3,859	4,412	
6/30/2009	890	4,230,262	14,609	6.094	6.133	6.180	6.396	6.313		4,752	4,100	4,066	3,986	4,415	
9/30/2009	912	4,212,136	14,481	6.300	6.187	6.164	6.257	6.198		4,617	4,121	4,148	4,117	4,417	
12/31/2009	859	3,799,869	14,393	5.968	6.242	6.148	6.122	6.085		4,424	4,142	4,231	4,253	4,420	
3/31/2010	839	3,672,988	14,393	5.826	6.297	6.132	5.989	5.974	5.708	4,380	4,164	4,316	4,393	4,423	4,245
6/30/2010	810	3,287,761	14,511	5.585	6.353	6.116	5.859	5.865	5.763	4,057	4,185	4,403	4,537	4,425	4,331
9/30/2010	856	3,925,615	14,702	5.826	6.409	6.100	5.732	5.758	5.818	4,583	4,206	4,491	4,686	4,428	4,418
12/31/2010	885	3,976,624	14,918	5.930	6.466	6.084	5.608	5.653	5.874	4,495	4,228	4,581	4,840	4,430	4,507
3/31/2011	842	4,068,683	15,110	5.574	6.524	6.068	5.487	5.550	5.930	4,831	4,250	4,673	5,000	4,433	4,598

Accident Period 4 Qtrs Ending	Pure Premium					
	Pure Premium	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
3/31/2006	226.78	209.79				
6/30/2006	223.61	212.73				
9/30/2006	219.70	215.72				
12/31/2006	207.21	218.75				
3/31/2007	207.35	221.82	215.11			
6/30/2007	223.28	224.93	218.86			
9/30/2007	214.60	228.09	222.67			
12/31/2007	209.19	231.29	226.55			
3/31/2008	213.79	234.54	230.49	241.96		
6/30/2008	234.84	237.83	234.51	244.50		
9/30/2008	229.62	241.17	238.59	247.07		
12/31/2008	273.25	244.55	242.75	249.67		
3/31/2009	278.55	247.98	246.97	252.30	283.71	
6/30/2009	289.57	251.46	251.28	254.95	278.70	
9/30/2009	290.86	254.99	255.65	257.63	273.78	
12/31/2009	264.01	258.57	260.11	260.34	268.95	
3/31/2010	255.19	262.20	264.64	263.08	264.20	242.31
6/30/2010	226.57	265.88	269.25	265.84	259.53	249.57
9/30/2010	267.02	269.61	273.94	268.64	254.95	257.05
12/31/2010	266.57	273.40	278.71	271.46	250.45	264.75
3/31/2011	269.28	277.23	283.56	274.32	246.03	272.68

Annual Loss Trend			
	Frequency	Severity	Pure Premium
20 point fit	3.6%	2.1%	5.7%
16 point fit	-1.0%	8.3%	7.2%
12 point fit	-8.4%	13.8%	4.3%
8 point fit	-7.1%	0.2%	-6.9%
4 point fit	3.9%	8.3%	12.5%
Historical Selected	-1.0%	-1.0%	-2.0%
Prospective Selected	1.0%	0.0%	1.0%

Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
3/31/2007	9/30/2006	11/15/2010	4.125	11/15/2010	12/31/2012	2.128	0.940
3/31/2008	9/30/2007	11/15/2010	3.125	11/15/2010	12/31/2012	2.128	0.959
3/31/2009	9/30/2008	11/15/2010	2.125	11/15/2010	12/31/2012	2.128	0.978
3/31/2010	9/30/2009	11/15/2010	1.125	11/15/2010	12/31/2012	2.128	0.998
3/31/2011	9/30/2010	11/15/2010	0.125	11/15/2010	12/31/2012	2.128	1.019



Loss & ALAE Development

Data shown is Countrywide Consolidated American Modern Insurance Group SB DP-1

Cumulative Incurred Loss and ALAE Development

Accident Qtr Ending	Development Age																	
	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54
Jun-05	5,017,140	4,920,873	4,826,640	4,927,567	5,251,929	5,275,453	5,191,006	5,138,709	5,101,825	5,029,017	5,015,433	5,015,433	5,018,710	5,019,014	5,019,274	5,019,274	5,019,274	5,019,274
Sep-05	5,181,155	5,126,082	5,029,602	5,395,745	5,820,038	5,846,426	5,793,604	5,823,458	5,778,875	5,950,972	5,898,003	5,912,929	5,976,070	6,068,287	5,933,157	5,933,157	5,930,509	5,930,509
Dec-05	5,527,261	6,052,915	6,271,708	6,346,442	6,520,891	6,439,543	6,357,994	6,480,602	6,516,545	6,181,984	6,175,469	6,181,961	6,148,261	6,145,472	6,137,944	6,141,729	6,213,790	6,213,990
Mar-06	6,091,875	6,094,999	5,975,708	5,972,087	6,384,663	6,395,009	6,472,657	6,366,578	6,318,002	6,202,564	6,181,286	6,181,424	6,255,822	6,255,822	6,207,960	6,087,814	6,087,814	6,070,938
Jun-06	5,120,798	5,387,897	5,210,767	5,385,633	5,293,493	5,345,536	5,301,115	5,304,236	5,309,343	5,309,169	5,587,169	5,538,029	5,538,029	5,383,170	5,380,972	5,380,972	5,381,972	5,381,472
Sep-06	5,666,588	5,475,350	5,524,300	5,468,576	5,838,630	5,872,143	5,851,860	5,907,771	5,934,195	5,944,846	5,949,846	5,945,635	5,820,196	5,811,491	5,795,257	5,791,898	5,792,358	5,794,584
Dec-06	5,295,254	5,648,707	5,617,729	5,634,882	5,731,751	5,809,583	5,810,199	5,781,337	5,723,295	5,687,702	5,685,981	5,686,552	5,688,142	5,627,198	5,664,998	5,664,998	5,663,408	5,650,799
Mar-07	6,608,339	6,718,911	6,825,824	6,767,169	6,663,872	6,651,717	6,541,874	6,649,761	6,607,426	6,607,426	6,657,426	6,605,159	6,596,421	6,488,111	6,523,499	6,488,111	6,468,567	
Jun-07	6,118,648	5,949,688	6,063,238	5,779,105	5,584,084	5,623,803	5,624,489	5,571,102	5,627,358	5,611,215	5,616,215	5,616,096	5,616,657	5,663,123	5,664,986	5,664,986		
Sep-07	5,241,063	5,632,071	5,458,353	5,392,461	5,392,990	5,345,945	5,479,102	5,425,075	5,425,166	5,237,022	5,208,255	5,208,415	5,189,420	5,208,473	5,208,633			
Dec-07	4,380,754	4,763,476	4,904,965	4,997,828	4,825,925	4,953,560	4,893,110	4,924,937	5,043,405	5,052,828	5,013,741	5,017,467	5,013,827	4,999,055				
Mar-08	5,901,553	5,966,341	6,010,908	5,928,052	5,749,880	5,798,374	5,832,858	5,835,626	5,820,873	5,822,968	5,798,736	5,796,993	5,700,000					
Jun-08	5,833,649	6,066,629	6,144,766	6,356,021	6,419,181	6,391,425	6,371,437	6,379,806	6,334,934	6,338,309	6,338,749	6,309,599						
Sep-08	6,634,506	6,358,779	6,643,771	6,614,928	6,974,743	6,960,242	6,946,411	7,068,113	7,153,109	7,110,489	7,025,382							
Dec-08	5,961,729	6,503,395	6,515,505	6,736,656	6,691,372	6,803,772	6,741,890	6,752,197	6,666,331	6,800,170								
Mar-09	7,259,942	7,718,216	8,209,137	8,448,714	8,754,679													
Jun-09	6,298,765	6,331,261	6,428,732	6,554,280	6,564,970	6,567,826	6,594,505	6,646,711										
Sep-09	6,158,393	6,519,730	6,818,354	7,112,893	7,092,383	7,153,997												
Dec-09	5,860,664	6,188,993	6,118,589	6,050,532	6,156,419	6,178,449												
Mar-10	6,833,030	7,479,801	7,551,307	7,371,207	7,354,414													
Jun-10	6,295,815	6,643,147	6,702,446	6,728,702														
Sep-10	7,318,223	7,508,350	7,692,187															
Dec-10	7,305,686	7,704,420																
Mar-11	8,378,199																	

Historical Development Factors

Accident Qtr Ending	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66
Jun-05	0.981	0.981	1.021	1.066	1.004	0.984	0.990	0.993	0.986	0.997	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sep-05	0.989	0.981	1.073	1.079	1.005	0.991	1.005	0.992	1.030	0.991	1.003	1.011	1.015	0.985	0.992	1.000	1.000	1.000	1.000	1.000	1.000
Dec-05	1.095	1.036	1.012	1.027	0.988	0.987	1.019	1.006	0.949	0.999	1.001	0.995	1.000	0.999	1.001	1.012	1.000	1.004	0.990	1.004	0.999
Mar-06	1.001	0.980	0.999	1.069	1.002	1.012	0.984	0.992	0.982	0.997	1.000	1.012	1.000	0.992	0.981	1.000	0.997	1.003	0.998	1.009	
Jun-06	1.052	0.967	1.034	0.983	1.010	0.992	1.001	1.000	1.052	0.991	1.000	0.972	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Sep-06	0.966	1.009	0.990	1.068	1.006	0.997	1.010	1.004	1.002	1.001	0.999	0.979	0.999	0.997	0.999	1.000	1.000	1.000			
Dec-06	1.067	0.995	1.003	1.017	1.014	1.000	0.995	0.990	0.994	1.000	1.000	1.000	0.989	1.007	1.000	1.000	0.998				
Mar-07	1.017	1.016	0.991	0.985	0.998	0.983	1.016	0.994	1.000	1.008	0.992	0.999	0.984	1.005	0.993	0.998					
Jun-07	0.972	1.019	0.953	0.966	1.007	1.000	0.991	1.010	0.997	1.001	1.000	1.000	1.008	1.000	1.000						
Sep-07	1.075	0.969	0.988	1.000	0.991	1.025	0.990	1.000	0.965	0.995	1.000	0.996	1.004	1.000							
Dec-07	1.087	1.030	1.019	0.966	1.026	0.988	1.007	1.024	1.002	0.992	1.001	0.999	0.997								
Mar-08	1.011	1.007	0.986	0.970	1.008	1.006	1.000	0.997	1.000	0.996	1.000	0.983									
Jun-08	1.040	1.013	1.034	1.010	0.996	0.997	1.001	0.993	1.001	1.000	0.995										
Sep-08	0.958	1.045	0.996	1.054	0.998	0.998	1.018	1.012	0.994	0.988											
Dec-08	1.091	1.002	1.034	0.993	1.017	0.991	1.002	0.987	1.020												
Mar-09	1.063	1.064	1.029	1.036	1.042	0.992	0.989	0.973													
Jun-09	1.005	1.015	1.020	1.002	1.000	1.004	1.008														
Sep-09	1.059	1.046	1.043	0.997	1.009	0.995															
Dec-09	1.056	0.989	0.989	1.018	1.004																
Mar-10	1.095	1.010	0.976	0.998																	
Jun-10	1.055	1.009	1.004																		
Sep-10	1.026	1.024																			
Dec-10	1.055																				

Averages	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to Ult
4 Qtrs Average	1.058	1.008	1.003	1.004	1.014	0.996	1.004	0.991	1.004	0.994	0.999	0.995	0.998	1.003	0.998	1.000	0.999	1.002	0.997	1.003		
8 Qtrs Average	1.052	1.020	1.011	1.014	1.009	0.996	1.002	1.000	0.997	0.998	0.998	0.995	0.994	1.000	0.996	1.001						
12 Qtrs Average	1.043	1.021	1.010	1.001	1.008	0.998	1.002	0.999	0.996	1.002	0.999	0.998										
8 Qtrs Average ex H/L	1.052	1.018	1.012	1.010	1.006	0.996	1.001	1.000	0.999	0.997	0.999	0.996	0.996	1.000	0.997	1.000						
8 Qtrs Vol Weighted	1.052	1.021	1.011	1.014	1.010	0.996	1.001	0.998	0.998	0.997	0.998	0.994	0.994	1.000	0.996	1.001						
12 Qtrs Vol Weighted	1.043	1.022	1.010	1.003	1.009	0.998	1.002	0.997	0.997	1.002	0.998	0.998										
12 Qtr Avg ex H/L	1.049	1.020	1.010	0.999	1.006	0.997	1.002	0.999	0.997	0.999	0.999	0.998										

Selected Factors	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to Ult
Age to Age Factors	1.052	1.020	1.013	1.010	1.009	0.996	1.002	1.000	0.999	0.997	0.997	1.001	0.998	1.000	0.999	1.001	1.000	1.001	1.000	1.001	1.000	1.000
Quarterly Age to Ultimate Factors	3 to Ult	6 to Ult	9 to Ult	12 to Ult	15 to Ult	18 to Ult	21 to Ult	24 to Ult	27 to Ult	30 to Ult	33 to Ult	36 to Ult	39 to Ult	42 to Ult	45 to Ult	48 to Ult	51 to Ult	54 to Ult	57 to Ult	60 to Ult	63 to Ult	66 to Ult
	1.098	1.043	1.023	1.010	1.000	0.991	0.995	0.993	0.993	0.994	0.997	1.000	0.999	1.001	1.000	1.002	1.001	1.001	1.000	1.001	1.000	1.000
Wtd Annual Age to Ultimate Factors				12 to Ult	15 to Ult	18 to Ult	21 to Ult	24 to Ult	27 to Ult	30 to Ult	33 to Ult	36 to Ult	39 to Ult	42 to Ult	45 to Ult	48 to Ult	51 to Ult	54 to Ult	57 to Ult	60 to Ult	63 to Ult	66 to Ult
				1.046	1.020	1.007	0.999	0.995	0.993	0.994	0.994	0.996	0.997	0.999	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.000

Catastrophe Factor

Data shown is Arkansas American Modern Insurance Group - Site Built Dwelling DP-1

Accident Year Ending	(1) Catastrophe Losses*	(2) All Losses*	(3)=(2)-(1) All Losses* Less Catastrophe	(4)=(1)/(3) Catastrophe Ratio
3/31/1992	121	121	-	0.000
3/31/1993	1,336	151,457	150,121	0.009
3/31/1994	1,863	201,479	199,616	0.009
3/31/1995	3,765	333,494	329,729	0.011
3/31/1996	12,445	194,793	182,348	0.068
3/31/1997	57,267	165,436	108,168	0.529
3/31/1998	5,705	157,783	152,078	0.038
3/31/1999	88,224	299,557	211,333	0.417
3/31/2000	7,035	80,953	73,918	0.095
3/31/2001	4,075	127,527	123,453	0.033
3/31/2002	1,491	71,787	70,296	0.021
3/31/2003	7,460	524,492	517,033	0.014
3/31/2004	10,995	390,262	379,266	0.029
3/31/2005	42,886	451,738	408,852	0.105
3/31/2006	30,539	425,769	395,230	0.077
3/31/2007	38,834	336,036	297,202	0.131
3/31/2008	57,919	465,940	408,021	0.142
3/31/2009	696,149	1,163,936	467,787	1.488
3/31/2010	116,248	546,279	430,031	0.270
3/31/2011	25,499	331,739	306,240	0.083
Weighted Average				0.232
Selected Catastrophe Factor:				0.232

* Losses shown are Undeveloped Accident Year Incurred Losses and ALAE.

American Modern Home Insurance Company
Arkansas
Site Built Dwelling DP-1

Exhibit 8

Unallocated Loss Adjustment Expense

The ULAE Factor is calculated as a ratio to Incurred Loss and ALAE and is considered in the "loss" side of the indication.

Consolidated American Modern Insurance Group Data

Calendar Year	2008	2009	2010
ULAE Incurred	11,747,762	12,288,732	8,611,126
Adjusted Loss and ALAE Incurred	584,440,974	521,315,563	501,701,035
Ratio of ULAE to Incurred Loss & ALAE	2.0%	2.4%	1.7%
5 Year Average			3.0%
2 Year Average			2.0%
Selected ULAE Factor			1.015

Determination of Permissible Loss Ratio

	Calendar Year					Budget 2011	Selected
	2006	2007	2008	2009	2010		
(1) Pre-Paid Commissions	17.5%	17.5%	18.2%	18.7%	18.4%		18.4%
(2) Contingent Commissions	6.5%	3.2%	1.9%	2.9%	1.9%	1.6%	1.6%
(3) Other Acquisition Expense	5.2%	5.0%	4.8%	4.9%	4.4%	4.7%	4.7%
(4) General Expense	12.9%	13.6%	13.0%	13.1%	11.5%	11.7%	11.7%
(5) Taxes, Licenses and Fees	3.4%	3.4%	3.4%	2.7%	2.9%		3.0%
(6) Reinsurance Expense						0.4%	0.4%
(7) Total Expense							39.8%
Profit Loading Provision							
(8a) After Tax Return on Equity Goal						15.0%	
(8b) Target Premium to Surplus Ratio						2.3:1	
(8c) After Tax Return on Premium [(a)/(b)]						6.5%	
(8d) After Tax Return Generated by Inv Income						1.4%	
(8e) After Tax Return Needed From Underwriting Profit [(c) - (d)]						5.1%	
(8f) Before Tax Return Needed from Underwriting Profit [(e)/(1.00 - .35)]						7.8%	
(8g) Selected Profit Provision							7.8%
(9) Total Expenses and Profit Provision [(7) + (8)]							47.6%
(10) Permissible Loss & LAE Ratio [(1.000 - (9))]							52.4%

	Calendar Year				
	2006	2007	2008	2009	2010
Data applied to calculate commission ratio:					
AMH Arkansas Site Built Dwelling DP-1 Written Premium	729,062	577,229	588,560	542,870	486,818
AMH Arkansas Site Built Dwelling DP-1 Paid Commission	127,781	101,276	107,031	101,652	89,361

	Calendar Year				
	2006	2007	2008	2009	2010
Data applied to calculate Taxes, Licenses and Fees:					
AMH Arkansas Written Premium from all AS Lines	11,402,094	12,273,014	13,335,305	14,724,953	15,459,676
AMH Arkansas Taxes, Licenses and Fees from all AS Lines	386,665	416,055	450,733	390,211	440,601

Investment Income Calculation

Estimated Investment Earnings on Unearned Premium and Loss Reserves

A. Unearned Premium Reserve		
(1)	Direct Earned Premium for 2010	\$ 456,584,843
(2)	Mean Unearned Premium Reserve Ratio	42.4%
(3)	Mean Unearned Premium Reserve (1) x (2)	\$ 193,791,255
(4)	Deduction for Prepaid Expenses and Federal Taxes Payable	
(a)	Commission	20.0%
(b)	50% of Other Acquisition	2.4%
(c)	50% of General Expenses	5.9%
(d)	Taxes, Licenses, and Fees	3.0%
(e)	Reinsurance Expense	0.4%
(f)	Subtotal	31.6%
(g)	Federal Taxes Payable	7.0%
(4T)	Total Deductions	38.6%
(5)	Unearned Premium Reserve Subject to Investment (3) x [1.0 - (4T)]	\$ 118,987,830
B. Delayed Remission of Premium (Agent's Balances)		
(1)	Agent's Balance or Uncollected Premium to Unearned Premium	
(a)	Average Agent's Balance	\$ 138,852,695
(b)	Direct Unearned Premium 2010 (All Lines)	\$ 504,115,494
(c)	Ratio (a) / (b)	27.5%
(d)	Direct Unearned Premium 2010 (ASLOB 1 & 2.1 - Fire & Allied Lines)	\$ 163,985,086
(2)	Delayed Remission (1c) x (1d)	\$ 45,167,767
C. Loss and Loss Adjustment Expense Reserve		
(1)	Expected Loss and Loss Adjustment Expense Ratio	52.4%
(2)	Expected Losses and Loss Adjustment Expenses (A.1) x (C.1)	\$ 239,250,458
(3)	Percent of Mean Loss & ALAE Reserves to Incurred Loss & ALAE	
(a)	2010 Mean Loss & ALAE Reserve to Incurred Loss & ALAE Ratio	33.4%
(b)	2009 Mean Loss & ALAE Reserve to Incurred Loss & ALAE Ratio	41.0%
(c)	Average of Mean Loss Reserve to Incurred Loss Ratios $1/2 \times [(a) + (b)]$	37.2%
(4)	Expected Mean Loss Reserves (2) x (3c) x .958	\$ 85,272,458
D. Net Subject to Investment		\$ 159,092,521
(A.5) - (B.2) + (C.4)		
E. Before Tax Rate of Return		2.5%
[Exhibit 10, Page 2]		
F. Average Rate of Return as a % of Direct Earned Premium		0.9%
[(D) x (E)] / (A.1)		
G. Before Tax Investment Income Return (Including Surplus)		2.0%
(F) + [(E) x (1.0/Premium to Surplus Ratio)]		
H. After Tax Average Rate of Return as a Percent of Direct Earned Premium		
(1)	Average Federal Tax Rate on Inv. Inc. (Exhibit 10, Page 2)	27.4%
(2)	After Tax Return Generated by Investment Income (G) x [1.0 - (H.1)]	1.4%

Investment Income Calculation

Average Federal Tax Rate on Investment Income

	(1) Investment Income 2007 - 2009 (A)	(2) Allocation	(3) Current Tax Rate (B)	(4) Total Tax (2)x(3)
Bonds				
- Taxable	\$65,596,168	68.6%	35.0%	24.0%
- Tax Exempt Municipal	\$19,660,466	20.6%	5.3%	1.1%
Stocks				
- Acquired Prior to 1987	\$0	0.0%	10.5%	0.0%
- Acquired After 1987	\$6,912,866	7.2%	14.2%	1.0%
Short Term Investments	\$3,488,052	3.6%	35.0%	1.3%
Total	\$95,657,552	100.0%		27.4%

Notes:

- (A) From AMIG Annual Statement, Part 1
(B) Under the 1986 Tax Reform Act, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thus the estimated effective tax rates in 2009 will be:

Ordinary Income =	35.0%
Tax Exempt Municipal - 35.0% x 15.0% =	5.3%
Stock Dividends (Acquired after 1987) - 40.5% x 35.0% =	14.2%
Stock Dividends (Acquired before 1987) - 30.0% x 35.0% =	10.5%

Investment Income as a Percentage of Invested Assets

1999	4.5%
2000	5.0%
2001	5.2%
2002	5.2%
2003	4.5%
2004	4.3%
2005	4.4%
2006	4.5%
2007	4.6%
2008	4.4%
2009	2.6%
2010	3.2%
Twelve Year Average	4.4%
Latest Six Year Average	3.9%
Latest Year	3.2%
Projected 2011 (12 Year Trend)	3.3%
Projected 2011 (6 Year Trend)	2.7%

Selected 2011 Rate of Return

Before Tax	2.5% *
After Tax [(1-0.274) x 2.5%]	1.8%

* 2.5% selected based on change in investment philosophy due to the purchase of the American Modern Insurance Group by Munich Re. Specifically, Munich Re requires that investments for companies owned should not have "risk". This leads to a lower rate of return than we've seen in the past.

By Line Explanation of Investment Income Calculation

Line A-1

Direct Earned Premium is total limits earned premium for the captioned program written by the American Modern Insurance Group for the latest accident year.

Line A-2, A-3

The mean unearned premium reserve is determined by the average of the latest two years unearned premiums for the American Modern Insurance Group.

Line A-4

Deductions for prepaid expenses:

Production costs and a large portion of other company expenses connected with the writing and handling of insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before premium is paid. Therefore, the deduction of these expenses is determined by use of provisions for expenses used in our ratemaking procedures as shown. These provisions are based on the above referenced company's data as shown in Exhibit 9.

Line A-4 Federal Taxes Payable

The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate tax rate of 35%, this tax equals 7.0% ($.20 \times .35 = .070$) of the unearned premium reserve.

Line B-1

Delayed remission of premium:

This deduction is necessary due to the delay in collection and remission of premium to the company beyond the effective dates of the policies. Funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus, and are not available for investment.

Line B-1(c)

Average agent's balances as a percentage of 2010 Direct Unearned Premium (All Lines)

Line C-1

The expected loss and loss adjustment ratio reflects the expense provisions used in the filing. See Exhibit 9.

Line C-3

Mean loss reserve are determined by averaging the reserves at the beginning and ending of the year in question, and dividing by that year's loss and loss adjustment expenses. This ratio is based on countrywide data for the American Modern Insurance Group countrywide data for the American Modern Insurance Group.

Line C-4

The expected mean loss reserve is determined by multiplying the expected incurred losses in Line C-2 by the average ratio of the mean loss & loss adjustment reserves to the incurred losses & loss adjustment expenses from Line C-4. Then an adjustment for the estimated Federal Income Taxes payable due to discounting of loss reserves is added. The estimated reserve discount is 12% (based on all company data provided by the A.M. Best Company), the federal taxes payable (expressed as a % of reserves) is 4.2% ($.12 \times .35 = .042$), and the appropriate adjustment is .958 ($1.000 - .042 = .958$).

Line E

This rate of return in the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets (including interest, dividends and real estate income due and accrued) for the American Modern Insurance Group.

Line H-1

The average rate of Federal Tax was determined by applying the appropriate tax rates to the distribution of investment income earned for 2008 - 2010 for the American Modern Insurance Group. See Page 2 of this exhibit.

**American Modern Home Insurance Company
Arkansas
Site Built Dwelling DP-1**

Exhibit 11

Complement of Credibility Calculation

	DP-1
(1) Permissible Loss & LAE Ratio	0.524
(2) Proposed Renewal Effective Date	1/1/2012
(3) Effective Date of Current Rates	9/15/2009
(4) Time Period in Years $\{[(2) - (3)] / 365\}$ **	1.000
(5) Annual Premium Trend	0.0%
(6) Annual Loss Trend	1.0%
(7) Ann Loss Ratio Trend $\{[1 + (6)] / [1 + (5)] - 1\}$	1.0%
(8) Selected Trend Factor $\{[1 + (7)] ^ (4)\}$	1.010
(9) Complement of Credibility = $\{(1) * (8)\}$	0.529

** Capped at a minimum of 0.5 and a maximum of 1 year(s)



**AMERICAN MODERN HOME
INSURANCE COMPANY**

August 19, 2011

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

RE: American Modern Home Insurance Company
Mobile Home Program
Rate/Form Filing
Company File number: 20100518-08
Corresponds with Form Filing: 20110815-01
NAIC: 23469/FEIN: 31-0715697

Dear Reviewer:

On behalf of American Modern Home Insurance Company, I would like to present a change to our Mobile Home Program. At this time we submit the following changes for your review:

- We are adding a 5% discount for insureds 65 years of age and older
- We have added a surcharge to homes 61 to 80 of 5% and 81+ of 10%
- We are adding Identity Recovery. This addition will cover identity recovery expenses and case management services.

In addition to these changes, we have revised the structure of our filing to provide a more efficient process within our internal system setup. Please notice that, while several items may have been removed from the filing, none of them, unless otherwise noted, are actual coverage changes. We feel these changes will provide a streamlined filing manual that will be easy to follow for both internal and external purposes.

The overall rate impact of this filing is -0.03%. We feel the proposed rates are neither excessive, inadequate nor unfairly discriminatory. We propose an effective date for all policies new or renewed on or after 01/01/2012.

Sincerely,
Traci Burbage
State Relations Analyst
tburbage@amig.com
1-800-759-9008 Extension 5934

SERFF Tracking Number: AMMH-127373451 State: Arkansas

Filing Company: American Modern Home Insurance Company State Tracking Number:

Company Tracking Number: 20100518-08

TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Product Name: Dwelling

Project Name/Number: rate/form revision/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/17/2011	Supporting Form RF-1 NAIC Loss Cost Data Document	Entry Document--All P&C Lines	09/07/2011	AR 077 DW FORM RF-1 Rate Filing Abstract.pdf (Superseded)

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	20100518-08
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	n/a
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	Company Name		Company NAIC Number
3.	A.	American Modern Home	B. 23469

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	1.0	B. 1.0002

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
DP-1	-4.60%	-0.03%					
TOTAL OVERALL EFFECT	-4.60%	-0.03%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	975	4.34%	12/1/07	647	341	52.7%	47.0%
2008	996	-1.15%	3/15/08	583	812	139.3%	47.8%
2009	881	5.51%	9/15/09	578	189	32.8%	41.5%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.7%
B. General Expense	11.7%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	7.8%
E. Other (Reinsurance Expense)	0.4%
F. TOTAL	47.6%

8. N/A – this is not a Loss Cost Filing Apply Lost Cost Factors to Future filings? (Y or N)

9. 10.04% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 64

10. -5.45% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 60